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FAX TRANSMISSION March 23, 2009

TO: Mail Stop: AMENDMENT
Examiner: SHAIKH, MOHAMMAD Z
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

FROM: James A. Larson

OUR REF: 20168.0004USU2

TELEPHONE: (612) 455.3800

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Title of Document: Response (7 pages)

Applicant: KASOWER
Serial No.: 10/665244
App. Filed: September 20, 2003
Group Art No.: 3696

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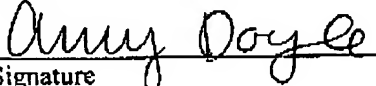
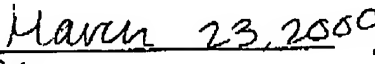
By: 

Name: James A. Larson

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I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

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|-------------|--|-----------------|-----------------------|
| Applicant: | KASOWER | Examiner: | SHAIKH, MOHAMMAD Z |
| Serial No.: | 10/665244 | Group Art Unit: | 3696 |
| Filed: | September 20, 2003 | Docket No.: | 20168.0004USU2 |
| Title: | METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL | | |

CERTIFICATE UNDER 37 CFR 1.6(d):

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By: 

Name: Amy Doyle

RESPONSE

Mail Stop: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Commissioner:

Applicant responds to the Official Action dated December 23, 2008 as follows:

Remarks/Arguments begin on page 2 of this paper.